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Payday Singles

Single people with small budgets in affordable private rents, managing finances payday to payday but with limited ability to save



Age

18-25 26-35 36-45 46-55 56-65 66+

Property



Private renter



Purpose-built flat



1 bedroom

Highest Education, Work and Finances



Vocational qualifications



Employed full-time



Low household incomes

Technology and Channel Preferences



Buy after being out a while



Social media offer



TV adverts

Internet, Mobile, and Risk Attitude



Online banking



Smartphone banking weekly



Stocks and shares too risky

Banking



Best special offers



Packaged / premium account



Have 1 bank account

Credit



Capital One



Up to £250 per month



Likelihood of excellent history

Budgets and Savings



Wkly/mthly budget, mostly stick to



Nationwide



Total savings: Less than £250

Discretionary Incomes and Pensions



HH discretionary income: Low



Limited pension provisions



Legal & General